

**UNITED STATES BANKRUPTCY COURT**NORTHERN DISTRICT OF INDIANA  
HAMMOND DIVISION

In re: KEVIN DANIEL KREMBBS

Case No.: 10-23222 KL

Debtor(s)

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

PAUL CHAEL, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/10/2010.
- 2) The plan was confirmed on 10/20/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on 10/22/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was discharged under 11 U.S.C. Section 1328(b) on 09/06/2013.
- 6) Number of months from filing or conversion to last payment: 38.
- 7) Number of months case was pending: 39.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without full payment: 401,310.65.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor:	\$101,783.00
Less amount refunded to debtor:	\$ .00

<b>NET RECEIPTS:</b>	\$101,783.00
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**Expenses of Administration:**

Attorney's Fees Paid Through The Plan:	\$1,800.00
Court Costs:	\$ .00
Trustee Expenses and Compensation:	\$3,145.94
Other:	\$87.50

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	\$5,033.44
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Attorney fees paid and disclosed by debtor:	\$1,000.00
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**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
AMERICAN EDUCATION SVCS	Unsecured	127,765.82	NA	NA	.00	.00
AMERICAN EDUCATION SVCS	Unsecured	7,556.72	NA	NA	.00	.00
AMERICAN HONDA	Secured	16,398.00	16,283.76	16,283.76	8,830.53	1,603.49
AMERICAN HONDA	Secured	13,000.00	13,078.06	13,078.06	6,975.52	1,296.50
ASF INTERNATIONAL	Unsecured	187.00	NA	NA	.00	.00
AT&T	Unsecured	244.89	NA	NA	.00	.00
BECKET & LEE LLP	Unsecured	2,376.66	5,740.67	5,740.67	.00	.00
BECKET & LEE LLP	Unsecured	1,864.00	3,529.61	3,529.61	.00	.00
COMCAST CABLE	Unsecured	486.97	NA	NA	.00	.00
DE LAGE LANDON	Unsecured	NA	8,310.35	8,310.35	.00	.00
DISTANT HORIZON INC	Unsecured	180.00	NA	NA	.00	.00
EAST BAY FUNDING LLC	Unsecured	14,760.00	14,883.44	14,883.44	.00	.00
ECAST SETTLEMENT CORP	Unsecured	15,792.00	16,969.44	16,969.44	.00	.00
ECMC	Unsecured	13,504.88	128,126.74	128,126.74	.00	.00
ELAN FINANCIAL SERVICES	Unsecured	NA	1,587.03	1,587.03	.00	.00

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FIFTH THIRD BANK	Unsecured	2,196.00	900.92	900.92	.00	.00
IND DEPT OF REV	Priority	NA	6,401.77	6,401.77	2,701.96	.00
IND DEPT OF REV	Secured	6,342.00	890.91	890.91	890.91	9.06
IND DEPT OF REV	Unsecured	NA	1,025.69	1,025.69	.00	.00
INDIANA DEPT OF REVENUE	Priority	877.84	.00	.00	.00	.00
INTERNAL REVENUE SERVICE	Priority	52,592.00	52,437.86	52,437.86	22,132.03	.00
INTERNAL REVENUE SERVICE	Unsecured	NA	1,430.31	1,430.31	.00	.00
JOHN KREMBS	Unsecured	NA	43,963.37	43,963.37	.00	.00
KEY BANK	Unsecured	NA	13,372.97	13,372.97	.00	.00
LAKE CTY CLERK TREASURER	Priority	1,081.00	.00	.00	.00	.00
REAL TIME RESOLUTIONS	Secured	34,843.00	35,217.32	35,217.32	.00	.00
RRS INC	Unsecured	NA	187.00	187.00	.00	.00
SECCION AMARILLA USA	Unsecured	375.00	NA	NA	.00	.00
SUNRISE CREDIT SERVICES	Unsecured	NA	6,583.70	6,583.70	.00	.00
THE STUDENT LOAN CORP	Unsecured	6,530.87	NA	NA	.00	.00
THOMAS C O'DONNELL	Unsecured	NA	30,790.00	30,790.00	.00	.00
US BANCORP BUS EQUIPMENT	Unsecured	NA	21,192.27	21,192.27	.00	.00
US BANK	Unsecured	NA	578.94	578.94	.00	.00
US BANK	Unsecured	NA	58,304.05	58,304.05	.00	.00
US BANK	Secured	152,000.00	9,999,999.99	52,019.28	52,019.28	.00
US BANK	Secured	NA	190.28	190.28	190.28	.00
US BANK	Secured	NA	100.00	100.00	100.00	.00

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WELLS FARGO ED FIN SVC	Unsecured	NA	7,315.87	7,315.87	.00	.00

**Summary of Disbursements to Creditors:****Secured Payments:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Mortgage Ongoing:	87,236.60	52,019.28	.00
Mortgage Arrearage:	290.28	290.28	.00
Debt Secured by Vehicle:	29,361.82	15,806.05	2,899.99
All Other Secured:	890.91	890.91	9.06
<b>TOTAL SECURED:</b>	117,779.61	69,006.52	2,909.05

**Priority Unsecured Payments:**

Domestic Support Arrearage:	.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	58,839.63	24,833.99	.00
<b>TOTAL PRIORITY:</b>	58,839.63	24,833.99	.00

**GENERAL UNSECURED PAYMENTS:**

364,792.37 .00 .00

**Disbursements:**

Expenses of Administration:	\$5,033.44
Disbursements to Creditors:	\$96,749.56

**TOTAL DISBURSEMENTS:**

\$101,783.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 10/01/2013

By: /s/PAUL CHAEL

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.

IN RE:  
KEVIN DANIEL KREMBS

CASE NO:  
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CERTIFICATE OF SERVICE

The undersigned hereby certifies that a copy of the Final Report and Account was sent electronically or by ordinary United States mail, postage prepaid, on the date noted below, to the debtor, attorney for the debtor, and the United States Trustee.

Date: October 22, 2013

/s/PAUL CHAEL

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PAUL CHAEL